	United States Bankruptcy		Voluntary Petition	
1	MIDDLE DISTRICT OF PENNS	YLVANIA		
Name of Debtor (if individual, enter Last, First, Mide	lle):	Name of Joint Debtor (Spouse)(Last, First, Mi	ddle):	
Plank, Ella Mae				
All Other Names used by the Debtor in the la (include married, maiden, and trade names):	ast 8 years	All Other Names used by the Joint Debtor (include married, maiden, and trade names):	in the last 8 years	
aka Ella M. Herring, aka Ella	M. Shorb	(metade marred, madein, and trade manes).		
Last four digits of Soc. Sec. or Indvidual-Taxpayer I (if more than one, state all): 4043	.D. (ITIN) Complete EIN	Last four digits of Soc. Sec. or Indvidual-Taxpa (if more than one, state all):	yer I.D. (ITIN) Complete EIN	
Street Address of Debtor (No. and Street, City, an 5215B Carlisle Pike	d State):	Street Address of Joint Debtor (No. and Stre	et, City, and State):	
New Oxford PA	ZIPCODE		ZIPCODE	
C ( CD '1 C1	17350	C (D 1)	2	
County of Residence or of the Principal Place of Business: ADAMS		County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from stree	t address):	Mailing Address of Joint Debtor (if differen	t from street address):	
SAME	ZIPCODE		ZIPCODE	
			Zii CODE	
Location of Principal Assets of Business Det (if different from street address above): <b>NOT AP</b>	otor P <i>LICABLE</i>		ZIPCODE	
Type of Debtor (Form of organization)	Nature of Business (Check one box.)	Chapter of Bankruptc the Petition is Filed	•	
(Check <b>one</b> box.)  ✓ Individual (includes Joint Debtors)	Health Care Business	Chapter 7	Chapter 15 Petition for Recognition	
See Exhibit D on page 2 of this form.	Single Asset Real Estate as defined	Chapter 9 Chapter 11	of a Foreign Main Proceeding	
Corporation (includes LLC and LLP)	in 11 U.S.C. § 101 (51B)  Railroad	Chapter 12	Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Partnership	Stockbroker	Chapter 13		
Other (if debtor is not one of the above entities, check this box and state type of	Commodity Broker	Nature of Debts (Check one box)  ✓ Debts are primarily consumer debts, defined ☐ Debts are primarily		
entity below	Clearing Bank	in 11 U.S.C. § 101(8) as "incurred by an business debts.		
	Other	individual primarily for a personal, f or household purpose"	amily,	
-	Tax-Exempt Entity (Check box, if applicable.)	Chapter 11 Deb	tors:	
	Debtor is a tax-exempt organization	Check one box:		
	under Title 26 of the United States	Debtor is a small business as defined in		
	Code (the Internal Revenue Code).	Debtor is not a small business debtor as	defined in 11 U.S.C. § 101(51D).	
Filing Fee (Check o	ne box)	Check if:		
Full Filing Fee attached		Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount		
Filing Fee to be paid in installments (applicable attach signed application for the court's consider	ation certifying that the debtor	subject to adjustment on 4/01/13 and every three years thereafter).		
is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must		Check all applicable boxes:		
		<ul> <li>☐ A plan is being filed with this petition</li> <li>☐ Acceptances of the plan were solicited prepetition from one or more</li> </ul>		
attach signed application for the court's consider	ation. See Offi cial Form 3B.	classes of creditors, in accordance with	• •	
Statistical/Administrative Information			THIS SPACE IS FOR COURT USE ONLY	
Debtor estimates that funds will be available for	or distribution to unsecured creditors.			
Debtor estimates that, after any exempt proper distribution to unsecured creditors.	y is excluded and administrative expenses paid	d, there will be no funds available for		
Estimated Number of Creditors		ппп		
1-49 50-99 100-199 200-9	99 1,000- 5,001- 10,000 5,000 10,000 25,000			
Estimated Assets				
\$0 to \$50,001 to \$100,001 to \$500, \$50,000 \$100,000 \$500,000 to \$1	001 \$1,000,001 \$10,000,001 \$50,00 to \$10 to \$50 to \$10			
millio			_	
Estimated Liabilities	001 \$1,000,001 \$10,000,001 \$50,00	0,001 \$100,000,001 \$500,000,001 More than		
\$50,000 \$100,000 \$500,000 to \$1 millio	to \$10 to \$50 to \$10	0 to \$500 to \$1 billion \$1 billion		

Official Form 1 (04/10) FORM B1, Page Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Ella Mae Plank All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: NONE Relationship: District: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). Exhibit A is attached and made a part of this petition /s/ Gary J. Imblum Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition.  $\boxtimes$ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Official Form 1 (04/10) FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Ella Mae Plank **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 signs the petition] I have obtained and read the notice required by are attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the Code, specified in this petition. order granting recognition of the foreign main proceeding is attached.  $\mathbf{X}$  /s/ Ella Mae Plank Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer X/s/ Gary J. Imblum I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Gary J. Imblum 42606 and the notices and information required under 11 U.S.C. \$\$ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \$ 110(h) setting a maximum fee for services Printed Name of Attorney for Debtor(s) Gary J. Imblum, Esquire bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. PO Box 11848 17108-1848 Harrisburg PA Printed Name and title, if any, of Bankruptcy Petition Preparer 717-238-7152 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, The debtor requests the relief in accordance with the chapter of responsible person, or partner whose Social-Security number is provided title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. Title of Authorized Individual

Date

briefing.

## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PENNSYLVANIA

In re Ella Mae Plank	Case No. (if known)
Debtor(s)	<u></u>
EXHIBIT D - INDIVIDUAL DEBTOR'S STATE CREDIT COUNSELING RE	
WARNING: You must be able to check truthfully one of the five statements regar do so, you are not eligible to file a bankruptcy case, and the court can dismiss any ca whatever filing fee you paid, and your creditors will be able to resume collection activ you file another bankruptcy case later, you may be required to pay a second filing fee creditors' collection activities.	se you do file. If that happens, you will lose ities against you. If your case is dismissed and
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse m Exhibit D. Check one of the five statements below and attach any documents as directed.	nust complete and file a separate
1. Within the 180 days before the filing of my bankruptcy case, I receive agency approved by the United States trustee or bankruptcy administrator that outlined the opcounseling and assisted me in performing a related budget analysis, and I have a certificate freservices provided to me. Attach a copy of the certificate and a copy of any debt repayment.	portunities for available credit om the agency describing the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I receive agency approved by the United States trustee or bankruptcy administrator that outlined the op counseling and assisted me in performing a related budget analysis, but I do not have a certificate services provided to me. You must file a copy of a certificate from the agency describing a copy of any debt repayment plan developed through the agency no later than 14 days after	portunities for available credit cate from the agency describing If the services provided to you and
3. I certify that I requested credit counseling services from an approved agence services during the seven days from the time I made my request, and the following exigent circuit of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	
If your certification is satisfactory to the court, you must still obtain the credit cou file your bankruptcy petition and promptly file a certificate from the agency that providebt management plan developed through the agency. Failure to fulfill these requiren	ided the counseling, together with a copy of any

Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling

	4. I am no	t required to receive a cred	it counseling briefing because of:	[Check the applicable statement]
[Must be accom	panied by a	motion for determination b	y the court.]	
	☐ Ir	capacity. (Defined in 11 U.	S.C. § 109 (h)(4) as impaired by re	eason of mental illness or mental deficiency
	so as to be	e incapable of realizing and	making rational decisions with resp	pect to financial responsibilities.);
		isability. (Defined in 11 U.S	S.C. § 109 (h)(4) as physically impa	aired to the extent of being unable, after
	reasonable	e effort, to participate in a c	redit counseling briefing in person,	by telephone, or through the Internet.);
	□ A	ctive military duty in a milita	ry combat zone.	
of 11 U.S.C. §		ted States trustee or bankr s not apply in this district.	uptcy administrator has determined	d that the credit counseling requirement
I certify	y under pei	nalty of perjury that the in	nformation provided above is tr	ue and correct.
		Signature of Debtor:	/s/ Ella Mae Plan	nk
		Date:		

# UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankuptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can expain the options that are available to you.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankuptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.				
Date	Signature of Debtor	Case Number		

DEBTOR COPY COURT COPY (circle one)

AMERICAN GENERAL FINANCE 500 REDLAND COURT SUITE 215 OWINGS MILLS, MD 21117

AMERICAN MEDICAL COLLECTION 2269 S SAW MILL RIVER ROAD BLDG 3 ELMSFORD, NY 10523

BANK OF AMERICA 275 VALENCIA AVENUE

BREA, CA 92822

CBCS
POST OFFICE BOX 165025
COLUMBUS, OH 43216-5025

COLUMBIA GAS OF PA BKRY PROCES 200 CIVIC CENTER DRIVE COLUMBUS, OH 43215

COMCAST
C/O CREDIT PROTECTION ASSOC
13355 NOEL ROAD
DALLAS, TX 75240

JOHNSTON FAMILY MEDICINE LLC 444 WMC DRIVE STE 114 WESTMINSTER, MD 21158

LABCORP
POST OFFICE BOX 2240
BURLINGTON, NC 27216-2240

MEDICAL
C/O VALLEY CREDIT
POST OFFICE BOX 83
STAUNTON, VA 24402

UN COLL TOL 5620 SOUTHWYCK BLVD TOLEDO, OH 43614

### UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PENNSYLVANIA

In ro	Ella Mae Plank		Case No.
11116	aka Ella M. Herring		Chapter 7
	aka Ella M. Shorb		
		/ Debtor	
	Attorney for Debtor: Gary J. Imblum		

#### **STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, բ	pursuant to Rule	2016(b), Bar	nkruptcy Ru	les, states that:
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- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

ADDENDUM TO NUMBER 4, ABOVE:

Services included in the minimum fee charged for a Chapter 7 Bankruptcy are as follows:

All interviews prior to the filing of the Bankruptcy;

Retention letter to client;

Preparation and filing of the Petition, Schedules and Statement of Affairs;

the Creditors' Meeting; representation at the Creditors' Meeting;

Review of Proofs of Claim; fielding routine calls from Creditors; sending of Automatic Stay letters; review and mailing of Discharge Order;

All copies, phone calls, postage and FAX charges relating to the above.

For any and all services other than those described above, the hourly rate for Debtor's counsel is \$235.00 per hour. The hourly rate for paralegal time is \$110.00 per hour. These hourly rates are subject to revision at the end of each calendar year.

Dated:

Respectfully submitted,

X/s/ Gary J. Imblum
Attorney for Petitioner: Gary J. Imblum

Gary J. Imblum, Esquire PO Box 11848 Harrisburg PA 17108-1848

717-238-7152